

**FACT SHEET: Health Care in South Dakota**  
**What the Affordable Care Act is doing for South Dakota families**

The Affordable Care Act has already covered nearly one in three uninsured Americans – more than sixteen million – and improved coverage for virtually everyone with health coverage. Americans can no longer be denied coverage because of preexisting conditions, women can't be charged more just for being women, and there are no more annual caps on the care patients receive. Hospitals, doctors and other providers are changing the way they operate to deliver better care at lower cost. Hospitals, doctors and other providers are changing the way they operate to deliver better care at lower cost. In the years to come, the ability to buy portable and affordable plans on a competitive marketplace will allow countless Americans to move, start businesses, and dream big American dreams -- without worrying if an illness will bankrupt them. Here is how the Affordable Care Act is working for families in South Dakota:

**After Health Reform: Improved Access to Care**

- Gallup recently estimated that the uninsured rate in South Dakota in 2014 was 12.7 percent, down from 14.0 percent in 2013.
- Prohibits coverage denials and reduced benefits, protecting as many as 345,932 South Dakotans who have some type of pre-existing health condition, including 46,978 children.
- Eliminates lifetime and annual limits on insurance coverage and establishes annual limits on out-of-pocket spending on essential health benefits, benefiting 295,000 people in South Dakota, including 109,000 women and 82,000 children.
- Expands Medicaid to all non-eligible adults with incomes under 133% of the federal poverty level. If South Dakota expands Medicaid, an additional 25,000 uninsured people would gain coverage.
- Establishes a system of state and federal health insurance exchanges, or marketplaces, to make it easier for individuals and small-business employees to purchase health plans at affordable prices through which 19,004 people in South Dakota were covered in March 2015.
- Created a temporary high-risk pool program to cover uninsured people with pre-existing conditions prior to 2014 reforms which helped more than 213 people in South Dakota.

- Creates health plan disclosure requirements and simple, standardized summaries so 527,700 people in South Dakota can better understand coverage information and compare benefits.

### **After Health Reform: More Affordable Care**

- Creates a tax credit to help 16,811 people in South Dakota who otherwise cannot afford it purchase health coverage through health insurance marketplaces.
- Requires health insurers to provide consumers with rebates if the amount they spend on health benefits and quality of care, as opposed to advertising and marketing, is too low. Last year, 867 consumers in South Dakota received \$2,582 in rebates.
- Eliminates out-of-pocket costs for preventive services like immunizations, certain cancer screenings, contraception, reproductive counseling, obesity screening, and behavioral assessments for children. This coverage is guaranteed for more than 392,422 people in South Dakota including 153,957 women.
- Eliminates out-of-pocket costs for 93,895 Medicare beneficiaries in South Dakota for preventive services like cancer screenings, bone-mass measurements, annual physicals, and smoking cessation.
- Phases out the “donut hole” coverage gap for 13,074 Medicare prescription drug beneficiaries in South Dakota, who have saved an average of \$796 per beneficiary.
- Creates Accountable Care Organizations consisting of doctors and other health-care providers who share in savings from keeping patients well while improving quality, helping 2,051 Medicare beneficiaries in South Dakota.
- Phases out overpayments through the Medicare Advantage system, while requiring Medicare Advantage plans to spend at least 85 percent of Medicare revenue on patient care. Medicare Advantage enrollment has grown by 18,984 to 27,829 in South Dakota since 2009.

### **After Health Reform: Improved Quality and Accountability to You**

- Provides incentives to hospitals in Medicare to reduce hospital-acquired infections and avoidable readmissions. Creates a collaborative health-safety learning network, the Partnership for Patients, that includes 43 hospitals in South Dakota to promote best quality practices.

**We're not done. Other legislation and executive actions are continuing to advance the cause of effective, accountable and affordable health care. This includes:**

- Incentive payments for doctors, hospitals, and other providers to adopt and use certified electronic health records (EHR). In South Dakota more than 82.2 percent of hospitals and 58.1 percent of providers have electronic health records systems.
- A new funding pool for Community Health Centers to build, expand and operate health-care facilities in underserved communities. Health Center grantees in South Dakota now serve 54,743 patients and received \$27,543,366 under the health care law to offer a broader array of primary care services, extend their hours of operations, hire more providers, and renovate or build new clinical spaces.
- Health provider training opportunities, with an emphasis on primary care, including a significant expansion of the National Health Service Corps. As of September 30, 2014, there were 40 Corps clinicians providing primary care services in South Dakota, compared to 21 clinicians in 2008.

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